

United States Bankruptcy Court

Northern District of Illinois
Case No. 08-07529
Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vinod V Patel
983 E. Valley View Drive
Bartlett, IL 60103

Social Security No.:
xxx-xx-3986

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 22, 2008

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

**Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514**

District/off: 0752-1
Case: 08-07529

User: arodarte
Form ID: b18

Page 1 of 1
Total Served: 33

Date Rcvd: Jul 22, 2008

The following entities were served by first class mail on Jul 24, 2008.

db +Vinod V Patel, 983 E. Valley View Drive, Bartlett, IL 60103-5142
tr +Gina B Krol, ESQ, Cohen & Krol, 105 West Madison St Ste 1100, Chicago, IL 60602-4600
12091506 +Alexian Brothers Hospital, 800 Biesterfield Rd., Elk Grove Village, IL 60007-3396
12091507 +Alexian Brothers Medical Center, 800 Biesterfield Road, Elk Grove Village, IL 60007-3396
12091509 +Bhuvan Investments, 924 Bode Road, Schaumburg, IL 60194-2702
12091512 Citi Cards, PO Box 688903, Des Moines, IA 50368-8903
12091513 +Citi Financial, 208 S. LaSalle St, Chicago, IL 60604-1093
12091514 +Citibank, Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
12091515 +Dr. Mark Stout, 777 Oakmont Lane, Ste. 600, Westmont, IL 60559-5511
12091516 Elk Grove Cardiology Associates, 641 E. Butterfield Road, Ste 407, Lombard, IL 60148
12091518 +Elk Grove Lab Physicians PC, Dept 77-9154, Chicago, IL 60678-0001
12091519 +Elk Grove Radiology S.C., 75 Remittance Drive, Ste. 6500, Chicago, IL 60675-6500
12091520 +Gemb/lowes Dc, Po Box 981416, El Paso, TX 79998-1416
12091521 Harshad Sheth C/O, Riebandt & Dewald, 1237 S. Arlington Heights Rd.,
Arlington Heights, IL 60005-3142
12091523 +Illinois Department of Revenue, 100 W. Randolph St, #7-400, Chicago, IL 60601-3218
12091525 +Mea Elk Grove LLC, PO Box 366, Hinsdale, IL 60522-0366
12091526 +Mehesh Shaw C/O, Robert Thomas, 1655 N. Arlington Hts. Rd, Arlington Heights, IL 60004-3982
12091528 Northwest Health Care Associates, 2360 Hassell Rd, Ste. F, Hoffman Estates, IL 60169-2171
12091529 +Option One Mortgage Co, 4600 Touchton Road East, Building 200 Suite 102,
Jacksonville, FL 32246-8299
12091530 +Physician Anesthesia, 655 W Grand, #220, Elmhurst, IL 60126-1063
12091531 +Pierce & Associates, 1 N. Dearborn, Suite 1300, Chicago, IL 60602-4331
12091532 +Rajesh Patel, 4 Claridge Ct., Streamwood, IL 60107-1910
12091533 +Recovery Mgt Systems, 25 SE 2nd Ave, Ste 1120, Miami, FL 33131-1605
12091534 +Sanjay Patel, 8 Birchwood Ct, Streamwood, IL 60107-1908
12091535 +Vascular Surgeons, 11924 Oak Creek Pkwy, Huntley, IL 60142-6728
12091536 Vinod Gandhi, 1605 Myrtle Park, Schaumburg, IL 60193

The following entities were served by electronic transmission on Jul 23, 2008.

aty +E-mail/Text: r.s.bk_law@sbcglobal.net Richard E Sexner,
Law Offices Of Richard E. Sexner, 579 W North Avenue, Suite 301, Elmhurst, IL 60126-2145
tr +EDI: QGBKROL.COM Jul 23 2008 03:18:00 Gina B Krol, ESQ, Cohen & Krol,
105 West Madison St Ste 1100, Chicago, IL 60602-4600
12091510 EDI: BMWFINANCIAL.COM Jul 23 2008 03:18:00 Bmw Financial Services, Po Box 3608,
Dublin, OH 43016
12091508 +EDI: BANKAMER.COM Jul 23 2008 03:18:00 Bank of America, Attn: Bankruptcy Dept NC4-105-03-14,
Po Box 26012, Greensboro, NC 27420-6012
12091511 +EDI: CHASE.COM Jul 23 2008 03:18:00 Chase Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153
12091514 +EDI: CITICORP.COM Jul 23 2008 03:18:00 Citibank, Attention: Bankruptcy, Po Box 20507,
Kansas City, MO 64195-0507
12091522 EDI: HFC.COM Jul 23 2008 03:18:00 Household, PO Box 17574, Baltimore, MD 21297-1574
12091524 EDI: IRS.COM Jul 23 2008 03:18:00 Internal Revenue Service, Mail Stop 5010 CHI,
230 S Dearborn Street, Chicago, IL 60604
12091527 +E-mail/Text: bankrup@nicor.com Nicor Gas,
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12091517 Elk Grove Internist, Dr. P.Nandkumar

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2008

Signature:

Joseph Spectors